

Information to identify the case:

Debtor 1	Christopher Hendrickson	Social Security number or ITIN xxx-xx-3425
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Robin Hendrickson	Social Security number or ITIN xxx-xx-5049
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 19-32294-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Hendrickson
aka Christopher Hendrickson Sr.

Robin Hendrickson

10/6/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher Hendrickson
Robin Hendrickson
Debtors

Case No. 19-32294-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Oct 06, 2023

User: admin
Form ID: 3180W

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Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2023:

Recip ID	Recipient Name and Address
db/jdb	Christopher Hendrickson, Robin Hendrickson, 2107 Skip Morgan Drive, Hammonton, NJ 08037
518591462	+ First American Acceptance Co LLC, P.O. Box 922, Eatontown, NJ 07724-0922
518591463	+ Hayt, Hayt & Landau, LLC, RE: First American Acceptance Co LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
518591466	+ Marlette Marketing., 4315 Pickett Road, Saint Joseph, MO 64503-1600
518591482	+ Rickart Collection Systems, 575 Milltown Road, P.O. Box 7242, North Brunswick, NJ 08902-7242

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 06 2023 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 06 2023 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518654135	Email/PDF: bncnotices@becket-lee.com	Oct 06 2023 21:12:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518591439	+ Email/PDF: bncnotices@becket-lee.com	Oct 06 2023 21:01:27	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518591436	+ Email/PDF: bncnotices@becket-lee.com	Oct 06 2023 21:12:32	Amex, P.o. Box 981537, El Paso, TX 79998-1537
518591442	+ Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Oct 06 2023 20:48:00	Asset Acceptance LLC, P.O. Box 2039, Warren, MI 48090-2039
518591443	+ Email/PDF: MarletteBKNotifications@resurgent.com	Oct 06 2023 21:12:39	Best Egg, 1523 Concord Pike, Wilmington, DE 19803-3653
518698375	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 06 2023 20:48:00	CSMC 2019-JR1 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518591445	+ EDI: CAPITALONE.COM	Oct 07 2023 00:37:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518591444	+ EDI: CAPITALONE.COM	Oct 07 2023 00:37:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518647814	+ EDI: AIS.COM	Oct 07 2023 00:37:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518591452	+ EDI: CITICORP.COM	Oct 07 2023 00:37:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
518591453	+ EDI: CITICORP.COM	Oct 07 2023 00:37:00	Citibank, Attn: Recovery/Centralized Bankruptcy,

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518591454	+ EDI: WFNNB.COM	Oct 07 2023 00:37:00	Po Box 790034, St Louis, MO 63179-0034
518591455	+ EDI: WFNNB.COM	Oct 07 2023 00:37:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
518591457	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 06 2023 21:00:56	Credit One Bank, Attn: Bankruptcy Department, Po Box 182125, Columbus, OH 43218-2125
518591456	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 06 2023 21:00:57	Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
518591459	Email/PDF: DellBKNotifications@resurgent.com	Oct 06 2023 21:01:17	Dell Financial Services LLC, Attn: President/CEO, Po Box 81577, Austin, TX 78708
518612497	Email/PDF: resurgentbknotifications@resurgent.com	Oct 06 2023 21:12:41	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
518591461	EDI: DISCOVER.COM	Oct 07 2023 00:37:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518591460	EDI: DISCOVER.COM	Oct 07 2023 00:37:00	Discover Financial, Pob 15316, Wilmington, DE 19850
518591458	+ Email/PDF: DellBKNotifications@resurgent.com	Oct 06 2023 21:01:44	Dell Financial Services LLC, Po Box 81607, Austin, TX 78708-1607
518605985	EDI: DISCOVER.COM	Oct 07 2023 00:37:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519888199	Email/Text: ECF@fayservicing.com	Oct 06 2023 20:47:00	Fay Servicing, LLC, P.O. Box 814609, Dallas, TX 75381-4609
519888200	Email/Text: ECF@fayservicing.com	Oct 06 2023 20:47:00	Fay Servicing, LLC, P.O. Box 814609, Dallas, TX 75381-4609, Fay Servicing, LLC, P.O. Box 814609, Dallas, TX 75381-4609
518591463	^ MEBN	Oct 06 2023 20:47:12	Hayt, Hayt & Landau, LLC, RE: First American Acceptance Co LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
518685226	EDI: JEFFERSONCAP.COM	Oct 07 2023 00:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518591449	EDI: JPMORGANCHASE	Oct 07 2023 00:37:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518591446	EDI: JPMORGANCHASE	Oct 07 2023 00:37:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
518627851	+ Email/Text: RASEBN@raslg.com	Oct 06 2023 20:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518626968	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Oct 06 2023 20:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518697587	Email/Text: legaldivision@kheaa.com	Oct 06 2023 20:47:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518697588	Email/Text: legaldivision@kheaa.com	Oct 06 2023 20:47:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518681048	Email/PDF: resurgentbknotifications@resurgent.com	Oct 06 2023 21:01:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518591465	Email/Text: camanagement@mtb.com	Oct 06 2023 20:47:00	M&T Credit Services, Attn: Bankruptcy, Po Box 1288, Buffalo, NY 14240
518591464	Email/Text: camanagement@mtb.com	Oct 06 2023 20:47:00	M&T Credit Services, P.O. Box 900, Millsboro,

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518695058	+ Email/Text: camanagement@mtb.com	Oct 06 2023 20:47:00	DE 19966 M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
518591473	+ EDI: NAVIENTFKASMSERV.COM	Oct 07 2023 00:37:00	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
518591472	+ EDI: NAVIENTFKASMSERV.COM	Oct 07 2023 00:37:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
518591467	+ EDI: MAXMSAIDV	Oct 07 2023 00:37:00	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
518615904	+ EDI: NAVIENTFKASMSERV.COM	Oct 07 2023 00:37:00	Navient Solutions, LLC, 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
518591479	^ MEBN	Oct 06 2023 20:46:50	Prosper Funding LLC, 221 Main Street, San Francisco, CA 94105-1906
518591480	^ MEBN	Oct 06 2023 20:46:49	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
518696768	+ Email/Text: bncmail@w-legal.com	Oct 06 2023 20:48:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518681630	EDI: Q3G.COM	Oct 07 2023 00:37:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518591481	+ Email/Text: ngisupport@radiusgs.com	Oct 06 2023 20:47:00	Radius Global Solutions, 500 North Franklin Turnpike, Ste 200, Mail Code - 747, Ramsey, NJ 07446-1178
518591483	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 06 2023 20:48:00	Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
518591484	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 06 2023 20:48:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
518673189	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 06 2023 20:47:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518591485	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 06 2023 20:47:00	Specialized Loan Servicing/SLS, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
518591486	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 06 2023 20:47:00	Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386
518593810	+ EDI: RMSC.COM	Oct 07 2023 00:37:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518591488	+ EDI: RMSC.COM	Oct 07 2023 00:37:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518591487	+ EDI: RMSC.COM	Oct 07 2023 00:37:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
518591490	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 06 2023 20:47:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
518591489	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 06 2023 20:47:00	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521
518626293	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Oct 06 2023 20:47:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518676834	+ EDI: AIS.COM	Oct 07 2023 00:37:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 58

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518654137	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518654138	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518591441	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518591440	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518591437	*+	Amex, P.O. Box 981537, El Paso, TX 79998-1537
518591438	*+	Amex, P.O. Box 981537, El Paso, TX 79998-1537
518591450	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518591451	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518591447	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
518591448	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
518647083	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518591474	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
518591475	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
518591476	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
518591477	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
518591478	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
518591468	*+	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
518591469	*+	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
518591470	*+	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
518591471	*+	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635

TOTAL: 0 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	jdesantis@standingtrustee.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor CSMC 2019-JR1 Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Lee Abt	on behalf of Joint Debtor Robin Hendrickson leeabt2@verizon.net r40016@notify.bestcase.com

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Lee Abt

on behalf of Debtor Christopher Hendrickson leeabt2@verizon.net r40016@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6